

Department # 5996
P.O. Box 1259
Oaks, PA 19456



ARS
P.O. Box 463023
Escondido, CA 92046-3023
(800) 665-3128 FAX: (866) 422-0765
www.PayARS.com

April 24, 2012

EDWARD W DORRANCE
DALLAS PA

ACCOUNT IDENTIFICATION

Re: Citibank, N.A./CITI MASTERCARD
Account: [REDACTED] 2923
ARS Acct No: [REDACTED] 453
Balance: \$4980.95

Anticipating a Tax Refund this Year?
Call ARS now or visit us at www.payars.com. We can help you resolve this debt.

To resolve your delinquent account, please choose one of the following options:

1. SETTLE YOUR ACCOUNT AT 60% OF THE ABOVE BALANCE IN ONE PAYMENT:
Payment Due: \$2988.57 due on or before 05-14-2012.
2. SETTLE YOUR ACCOUNT AT 65% OF THE ABOVE BALANCE IN TWO INSTALLMENTS:
Payment One: \$1618.81 due on or before 05-14-2012.
Payment Two: \$1618.81 due on or before 06-13-2012.
3. SETTLE YOUR ACCOUNT AT 70% OF THE ABOVE BALANCE IN THREE INSTALLMENTS:
Payment One: \$1162.22 due on or before 05-14-2012.
Payment Two: \$1162.22 due on or before 06-13-2012.
Payment Three: \$1162.23 due on or before 07-13-2012.

Contact your account representative at (800) 665-3128 for details. Office hours are Monday through Friday, 6:30 a.m. - 8:00 p.m. (Pacific Time). Our client may be required to file form 1099C with the IRS for any forgiveness of \$600 or more.

Sincerely,

HELEN MITCHELL x5461
Account Representative

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.